

# How to Start Using Health Care

## BadgerCare Plus

1. You will get a **letter** and a **ForwardHealth ID card**.

Use this card at the doctor's office, pharmacy, dentist, eye doctor, clinic, urgent care, or hospital.



⚠ If you DO NOT get your card in 30 days, or need a new card, call:  
**800-362-3002**

2. Choose your **HMO** - This is your **insurance company**.

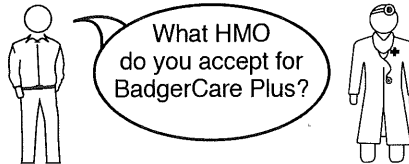
- A. Look at the **letter** from BadgerCare Plus to see what HMOs you can pick.



- B. Think about what clinic is **near your work or home**.



- C. Ask a doctor you like what HMO they accept for BadgerCare Plus.



- D. Call the HMO Enrollment Broker to pick your HMO or mail in your choice on the sheet that came with the letter.

### HMO Enrollment Broker

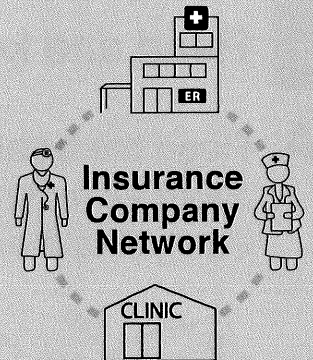
Open from:

**7am to 6pm**

**Monday - Friday**  
at **800-291-2002**

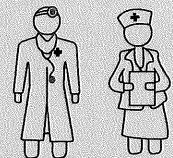


⚠ If you do not choose an HMO by the deadline in the letter, one will be picked for you. You can change your HMO during the first 3 months by calling, 800-291-2002.



Use the doctors, clinics, and hospitals that are in this group.

⚠ If you need health care before you choose your HMO, you can see any doctor that accepts BadgerCare Plus.



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[www.coveringwi.org](http://www.coveringwi.org)

### 3. Choose your **primary care provider** (PCP):

Look at the list to the right for examples.

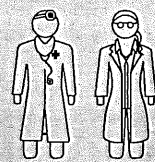
- A.** Call your HMO and tell them you need a **primary care provider**.



- B.** Think about clinics **near your work or home**.

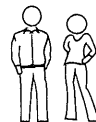


--OR-- Visit your HMO's website to find a provider who is accepting new BadgerCare Plus patients.



A **primary care provider** is the doctor, nurse, or health care professional you see for routine care.

### Types of Providers:



#### Providers for Adults:

Internal Medicine Doctor  
Family Practice Doctor  
Nurse Practitioner  
Physicians Assistant



#### Providers for Kids:

Pediatrician  
Family Practice Doctor  
Nurse Practitioner  
Physicians Assistant

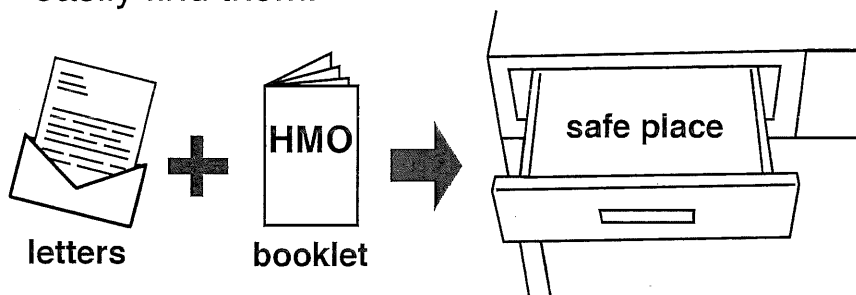


#### Providers for Women:

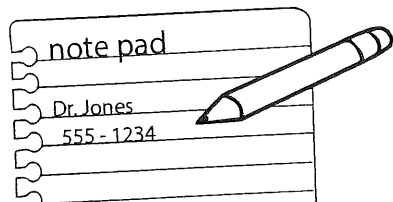
Obstetrician / Gynecologist (OB-GYN)  
Certified Nurse Midwife

### 4. Read and keep your HMO booklet:

- A.** Read the **booklet** your HMO sends in the **mail**. Store all materials in a place where you can easily find them.

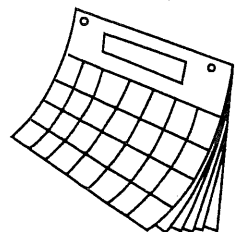


- B.** Write down the **names and phone numbers** of all the providers for everyone in your family.



### 5. Call your primary care provider and schedule an appointment for your yearly check-up!

Appointments for yearly check-ups will likely be in 3-6 months, so plan ahead.



# What is the Get Covered Connector?

The Connector is an online tool for consumers to find free local enrollment assistance.

You can be included in the Connector so more **Wisconsin** consumers can find local health insurance help.

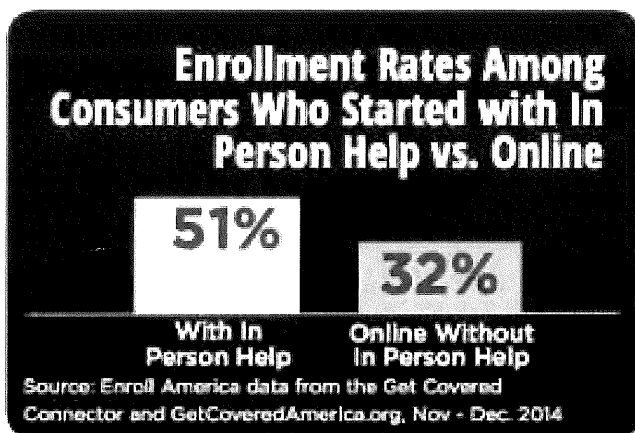
## How Does it Work?


**Assisters and outreach partners can:**

- Promote their availability for local help
- Help consumers find and schedule appointments with local assistance
- Automatically remind consumers about their appointments
- Receive notifications when appointments are scheduled
- Access their data for reporting needs

**Consumers can:**

- Search for enrollment help by ZIP code
- Find local assister contact information and even schedule appointments online
- Receive automated notifications and reminders by email and/or text message





### FIND LOCAL HELP

Need help with your health insurance application?  
Enter your ZIP code below to find appointments with local application assisters.

Enter Your ZIP Code:

Search Within:

Language:

10 miles

▼

All

▼

Search For Help

Brought to you by **YOUNG INVINCIBLES**

## Why is this Important?

Consumers who receive in-person assistance are **nearly 60% more likely to enroll** than those who attempt the process on their own.

The Connector helps to maximize enrollment by increasing awareness and access to in-person assistance. More than half who received in-person help through the Connector successfully enrolled.

## How Effective is the Tool?

Demand for appointments through the Connector increased 25 percent during the 5th Open Enrollment period.

The Connector has become the most comprehensive tool available for directly connecting consumers with assisters.

## Interested?

To get your contact information or appointment schedules into the Connector, contact Helena Gilbertson at Covering Wisconsin:  
[hmkahle@wisc.edu](mailto:hmkahle@wisc.edu).

# I'm Sick or Hurt

# Where Do I Go for Care?

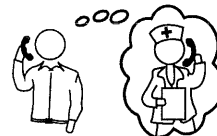


## If you are sick and need care that day...



### Call your Doctor's Office.

Many clinics have openings for patients who need care that day. Doctors are also on-call at night. Unless it is an emergency, this is the best place to get care.



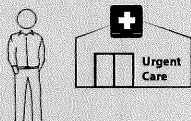
### Call a 24-Hour Nurse Hotline.


Many insurance companies have their own hotline. Ask what to do for treatment or where to go for care.

### Go to an Urgent Care Clinic.

Urgent care clinics treat people the **same day**. They usually take **less time** than the emergency room.

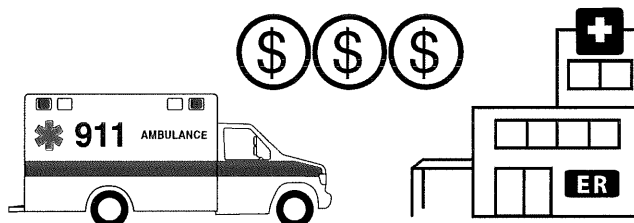
You don't need an appointment at an **urgent care** clinic.



 Make sure the clinic accepts your insurance before you get care.

### Go to the Emergency Room.

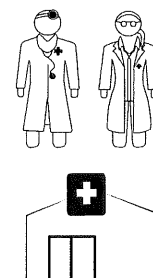
You can go to the hospital emergency room if your urgent care clinic is closed. You may have to wait a long time to receive care.



## Urgent care clinics or your doctor can help with these:

- Earaches
- Back Pain
- Cough
- Sore Throat
- Sprains
- Migraines or Other Headaches
- Minor Eye Injuries
- Minor Injuries

- Minor Cuts
- Minor Burns
- Rashes
- Fevers

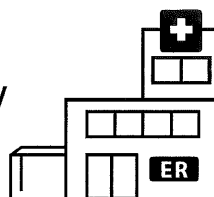
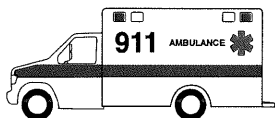


If you think you are having a medical emergency,

Call 911

--OR--

Go to the  
Emergency  
Room



Only go to the emergency room if it is an emergency. It's the most expensive place to go when you're sick and usually takes the most time.

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**Go to the Emergency Room (ER)**  
or **call 9-1-1** any time you think  
your life is in danger.

## Some examples of an emergency:

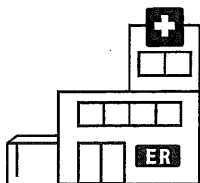
### Call 911:

- Seizures
- Severe shortness of breath
- Can't breath, speak, move or see
- Feeling pressure on chest or left arm
- Choking and turning blue
- Bleeding a lot and won't stop
- Part of body is suddenly weak or droops
- Someone will not wake up
- Severe neck, back or head injury
- Thinking of suicide or hurting someone
- Drug overdose and won't wake up
- Severe burn

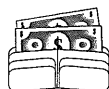


### Go to Emergency Room:

- Vomiting that won't stop
- Poison or drug overdose and still awake
- Throwing up blood



**If you need help to pay for the bill  
ask the hospital:**



1. For a financial counselor.
2. For help to sign up for health insurance or financial help.

## Important Contacts



**!** Put these numbers  
into your phone.



Insurance

Company: \_\_\_\_\_

Number: \_\_\_\_\_

Hours: \_\_\_\_\_

24 Hour Nurse Hotline:



Number: \_\_\_\_\_

My Doctor: \_\_\_\_\_



Number: \_\_\_\_\_

Address: \_\_\_\_\_

Urgent Care: \_\_\_\_\_



Number: \_\_\_\_\_

Address: \_\_\_\_\_

Hours: \_\_\_\_\_

My Hospital: \_\_\_\_\_



Number: \_\_\_\_\_

Address: \_\_\_\_\_

My Pharmacy: \_\_\_\_\_



Number: \_\_\_\_\_


Address: \_\_\_\_\_

# Understanding

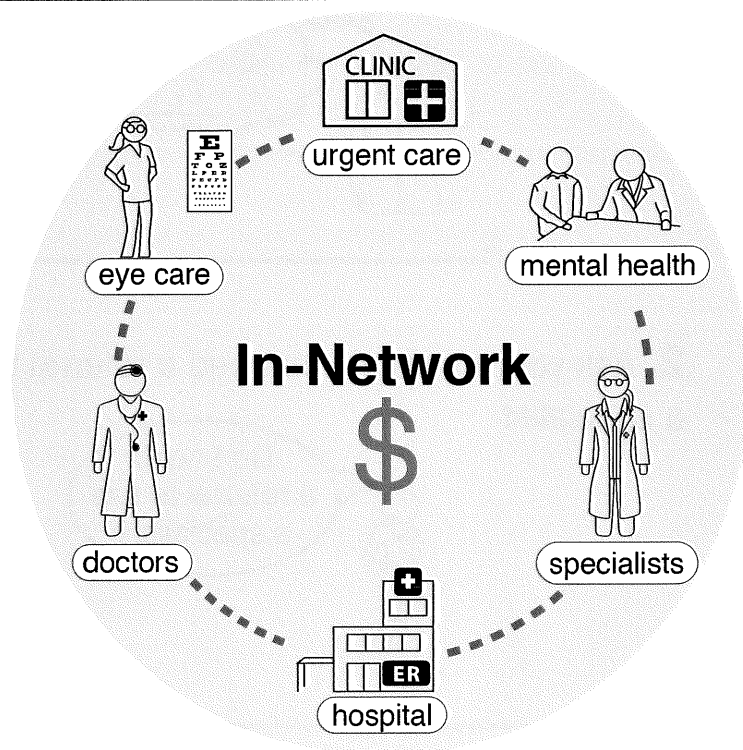
## Networks, Primary Care, and Specialists

### What is a Network?

A **network** is the group of doctors, nurses, specialists, hospitals, and clinics that works with your insurance company. You will save money if you use the medical professionals in this group.

 Call your insurance company if you need to see a specialist out-of-network before you get care.

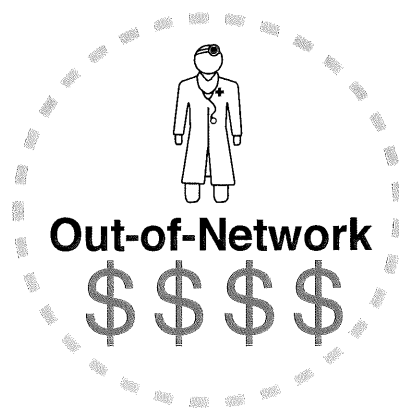
If the insurance company doesn't have that type of specialist in-network, they can't charge you extra.



### What is out-of-network?

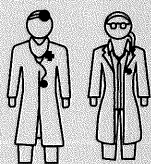
Out-of-network is doctors, clinics and labs that don't work with your insurance company.

You will pay more for care if you see a doctor out-of-network.



### What is a PCP?

A **PCP**, or **primary care provider**, is the doctor, nurse, or health care professional you see for **most** of your health care needs.

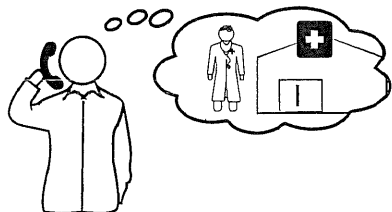


Talk with your Primary Care Provider about:

- New symptoms
- How your medicines interact with each other
- Your treatments and if they need to be changed
- Follow-up exams, tests, or visits
- Referrals to see specialists

# How to Find a Specialist Who is Covered in Your Network

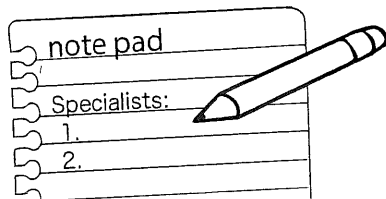
**1.** Call your doctor and tell them about your symptoms.



**2.** Ask your doctor if you need a referral to see a specialist.



**3.** Call and ask your insurance company for a list of specialists who are accepting new patients. Ask if you need **approval** to see a specialist.



**4.** Call and make an appointment with a specialist who works with your insurance company.



A **specialist** is a doctor who only treats specific problems, like those in your heart, your skin, or other areas.



A **referral** is a doctor's note that shows you need more care.

Many insurance companies will not pay for a specialist if you do not have a referral.

**!** Some health insurance companies require **approval** to see a specialist.



**!** Tell your primary care provider if you see a specialist, visit urgent care, or go to the emergency room.

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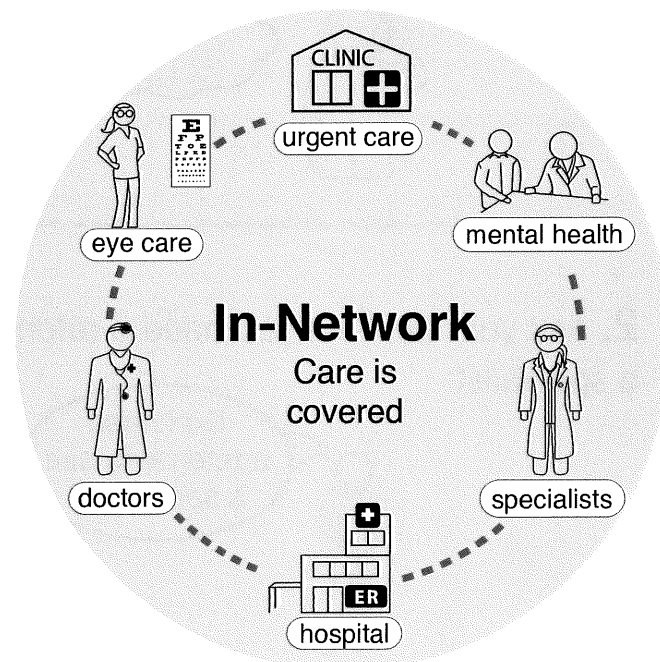
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# Networks, Primary Care & Specialists

## BadgerCare Plus

### What is a Network?

A **network** is the group of doctors, nurses, specialists, hospitals, and clinics that works with your insurance company or HMO. Call your insurance company or HMO to find out who is in your network.



⚠ If you get a bill in the mail or have questions, call your insurance company or HMO and ask for the BadgerCare Plus advocate. If they can't help, call the HMO ombudsman at 1-800-760-0001.

### What is out-of-network?

**Out-of-network** is doctors, clinics, and labs that don't work with your insurance company or HMO. You need approval for out-of-network care before you make an appointment.

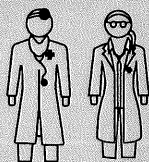
⚠ If you need to see a specialist out-of-network, call your insurance company or HMO before you get care.



What is an **HMO**? This is your insurance company.

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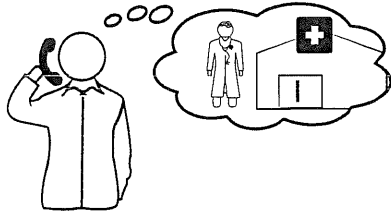


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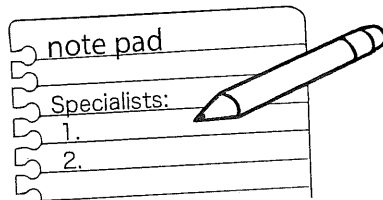
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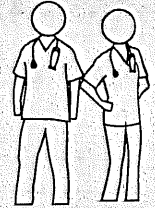


**4.** Call and make an appointment with a specialist who works with your insurance company or HMO.

My doctor gave me a referral to see a specialist.



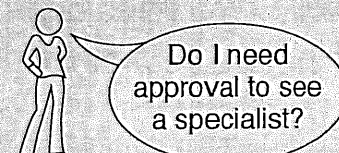
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A **referral** is a doctor's note that shows you need more care.

Many insurance companies won't pay for a specialist if you don't have a referral.

**!** Some health insurance companies require **approval** to see a specialist.



If you have problems getting approval for needed care, call 1-800-760-0001

**!** Tell your primary care provider if you see a specialist, visit urgent care, or go to the emergency room.

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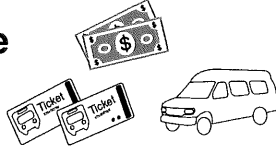
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# Rides, Gas Money, & Bus Tickets for Medical Appointments

## BadgerCare Plus

If you have no way to get to your medical appointment and have Medicaid, BadgerCare Plus, or another program that uses a ForwardHealth card, you can get:

- Money for gas mileage
- A ride or bus tickets



## To get money for gas mileage:

1. Before your appointment, Call MTM (Medical Transportation Management) at **1-866-907-1493**. Ask for trip logs to be mailed to you.

Also ask for your **trip number** and write it on the form.

MTM		Reimbursement Trip Log (Continued)	
Trip #1	Trip Number (Call MTM for this before your trip): <b>Trip Number</b>	Appointment Date:	Appointment Time:
	Address where you were picked up: <input type="checkbox"/> Home: <input type="checkbox"/> Other:	Type: <input type="checkbox"/> Round Trip <input type="checkbox"/> One-Way	
	Healthcare Provider Name:	Healthcare Provider Phone:	
	Healthcare Provider Address:	Signature & Title of Healthcare Provider:	

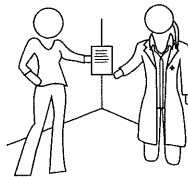
You will need your ForwardHealth card and appointment information.

2. At the appointment, ask a doctor, nurse, or front desk to sign the trip log.

I certify that this patient was seen for a Medicaid covered health service.

Signature & Title of Healthcare Provider:

*Dr. John Doe*

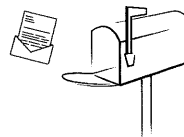


3. Send within 60 days to:

**Mail:** MTM, Attention: Trip Logs  
16 Hawk Ridge Drive  
Lake St. Louis, MO 63367

**Fax:** 1-888-513-1610

4. A card with money on it will be mailed to you.  
**Keep the card for future trips.**



## If you don't get trip logs in time for the appointment:

### Option 1:

Get a doctor's note and send it with the trip log.

### Option 2:

Get the trip logs online:

- [www.mtm-inc.net/wisconsin](http://www.mtm-inc.net/wisconsin)
- Go down to where it says **members**
- Click on **Mileage Reimbursement Trip Log**
- **Print** the form

You can include a trip to the pharmacy on your trip log.

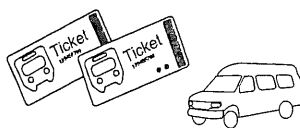


**⚠ Gas mileage can be paid to you or another driver. You can also get money for gas mileage for trips to your children's appointments.**

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**Wisconsin**  
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[www.coveringwi.org](http://www.coveringwi.org)

If you need a ride or bus tickets to get to your appointment:



**1. Have this information ready:**

ForwardHealth #: \_\_\_\_\_

Appointment: Date: \_\_\_\_/\_\_\_\_/\_\_\_\_ Time: \_\_\_\_:\_\_\_\_

Your Name: \_\_\_\_\_

Phone Number: \_\_\_\_\_

Address: \_\_\_\_\_

Clinic's Name: \_\_\_\_\_

Phone Number: \_\_\_\_\_

Address: \_\_\_\_\_

**2. Call MTM at 1-866-907-1493** at least 2 business days before your appointment

It is best to call as soon as you make your appointment.



**3. Listen to the message and press the number for your language.**

Tell them you need a way to get to an appointment



**4. MTM will decide to give you bus tickets or a ride.**

**⚠ For problems or complaints call: 1-866-436-0457**

**Call right away if you need to cancel your ride: 1-866-907-1493**



**⚠ You can get a same day ride for:**

Urgent Care



Follow up visits  
1 or 2 days after  
seeing a doctor

Release from  
the hospital



**Call at least 3 hours before**

**Need someone to ride with you?**

You must have a medical reason.

**Call 1-866-907-1493**

You will need your doctor's name, fax and phone number.

**If you have children:**

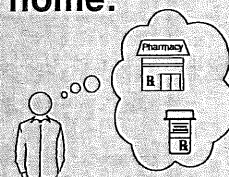
- Only children with an appointment can ride
- Only 1 adult can ride with a child



- Bring your own car seat



**To pick up your medicine on your way home:**



Call MTM from the clinic at **1-866-907-1493** and ask them if you can go to the pharmacy

